



# Delta Dental

Open Enrollment Presentation  
October, 2007



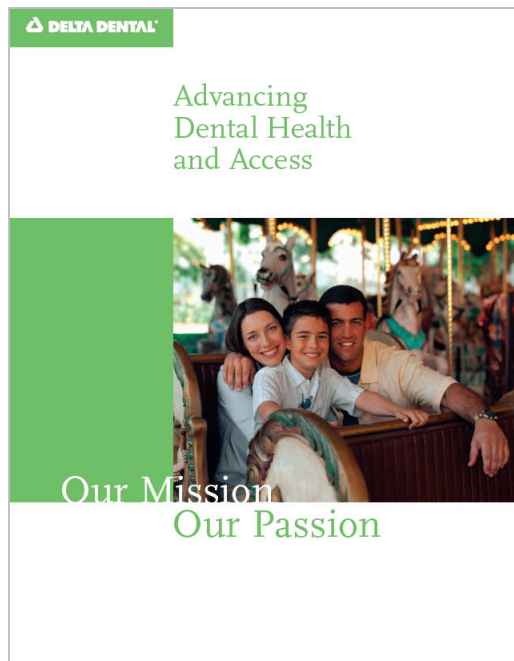
## Who is Delta Dental?

- We specialize in dental benefits
- Founded group dental benefits in the 1950s
- Covers 47 million Americans nationwide
- Largest and most experienced provider of group dental benefits in the nation
- We are committed to improving the dental health of all Americans

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## Community Support

Delta Dental supports:



- Community oral health clinics
- New dental research
- Community-based oral health education and treatment initiatives (scholarships, educational grants, continuing education sessions for professionals, etc.)

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## Benefit Enhancements for 2008

- 2 examinations per calendar year  
(no longer limited to non-routine exams)
- Dental Implants
  - Covered as prosthetic benefit at 50%
  - Subject to annual maximum of \$1,500

## Importance of Preventive Care

- Dental benefits emphasize preventive care
- \$1 in preventive care saves \$50 in restorative or emergency expenses, according to the American Dental Hygienists' Association.
- Regular dental visits can tell you about your overall health.
  - More than 90% of all systemic diseases including diabetes, leukemia, cancer, heart disease, kidney disease and osteoporosis have oral symptoms.
- Delta Dental is your dental health resource.
  - Visit our web site's dental health section, our SmileKids site or subscribe to *Dental Wire*, our free e-mail newsletter on dental health.

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## Delta Dental PPO Plan Design

Service	Premier Dentists or Out-of-Network Dentists	PPO Dentists
Annual Maximum Annual Deductible	\$1,500 \$50 per person	\$1,500 \$50 per person
Oral exam/x-ray	100%	100%
Cleaning twice per year	100%	100%
Amalgam fillings, Sealants	75%	80%
Root canal, periodontal scaling	75%	80%
Crown	50%	50%
Prosthetic, including Implants	50%	50%
Orthodontics	50% \$1,500 lifetime maximum \$500 lifetime maximum (age 25+)	50% \$1,500 lifetime maximum \$500 lifetime maximum (age 25+)

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## Delta Dental Program Overview

- Freedom to visit any licensed dentist in the world
- Guaranteed copayments and no balance billing from any Delta Dental dentists
- Quality protections
- Two networks of dentists to choose from
  - Enhanced benefits and lower out-of-pocket costs when visiting a PPO dentist.

*Dental Health Tip: Replace your toothbrush every 3-4 months and store upright to prevent bacteria.*

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## The Delta Dental Difference<sup>SM</sup>

- Lower Out-Of-Pocket Costs
  - Delta Dental's contracts with dentists mean lower costs for you.
  - Delta Dental dentists will not charge you any more than the patient share (any applicable copayments, deductibles and amount over your annual maximum).
- Claims Convenience
  - Delta Dental dentists submit claim forms for you and Delta Dental pays the dentist directly.

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## The Delta Dental Difference<sup>SM</sup>

- Quick Claims Processing
  - Delta Dental typically processes claims in 10 calendar days or less.
- Pre-Existing Conditions Covered
  - Delta Dental provides benefits for pre-existing conditions in the interest of good dental health.
- Quality Control
  - Delta Dental makes sure the care you receive is necessary and effective.

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## Choosing your Provider

**Delta Dental PPO Plus Premier** provides you with three options in one program. Enrollees have complete freedom to choose a dentist. They can visit:

- A dentist who participates in Delta Dental PPO
- A Delta Dental Premier dentist or
- A dentist who does not participate with Delta Dental

Savings are determined by the network selected.

(continued)

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## Delta Dental PPO Plus Premier

<b>Delta Dental Premier Dentists</b>	<p>A fee-for-service plan that offers the largest network of dentists in the U.S.</p> <p>Premier dentists have contracted fees and agree to accept those fees as payment in full.</p>
<b>Delta Dental PPO Dentists</b>	<p>Discounted fee-for-service plan.</p> <p>PPO dentists agree to accept a reduced schedule of payments as compared to Delta Dental Premier providers.</p>
<b>Non-Participating Dentists</b>	<p>There are no fee contracts and non-Delta dentist are reimbursed based on average fees for contracted dentists.</p>

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## How to Find a Delta Dental Dentist

- Go to our web site ([www.dentalcalca.org/LANS](http://www.dentalcalca.org/LANS)) and select Dentist Directory
- Select the network you are interested in
  - Delta Dental Premier®
  - Delta Dental PPO
- Enter search criteria (name, address, specialty, special office features)
- Link to a map and driving directions
- Or call our toll free number which can provide voice information or a faxed list.

## Ask for a Predetermination/ Pre-treatment estimate

*If your proposed treatment will cost more than \$300:*

- Determine costs ahead of time by asking your dentist to submit a predetermination before treatment is provided.
- Delta Dental provides an estimate of the cost of treatment and what we will pay.
- This free service helps you and your dentist make informed decisions about the cost of treatment.

*Dental Health Tip: Tobacco users are 50% more likely  
to develop periodontal disease.*

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## On-line Services

[www.deltadentalca.org/LANS](http://www.deltadentalca.org/LANS)

- Custom-designed web page for LANS enrollees
- Eligibility & benefits verification
- Claims status
- Dentist directories with maps and driving directions
- Highlights of Benefits
- Evidence of Coverage brochure
- *Dental Wire* – free newsletter with dental health tips for members
- Extensive dental health information



The screenshot shows the Delta Dental website interface. At the top, there's a green header with the Delta Dental logo and navigation links for 'Site map' and 'Contact us'. Below the header, a large banner features a photo of a smiling child and the text 'Everyone smiles with Delta Dental'. The main content area is divided into a left sidebar and a right main section. The sidebar contains a login form with fields for 'User name' and 'Password', a 'Forgot user name or password?' link, and a 'New user? Register here' link. Below the login form is a vertical menu with links: 'Dental Providers', 'Enrollees', 'Benefits Administrators', 'Brokers/Consultants', 'Find a Dentist', 'Plans', 'Oral Health', 'About Us', 'Community', 'Pressroom', 'Just for Kids', and 'Delta en Español'. The main section on the right has a 'Welcome!' heading, followed by a paragraph about Delta Dental's commitment to oral health. Below this is a 'What's new' section with a 'Thanks for previewing our new site!' message and a paragraph about the site's development. To the right of this is a link to the 'Delta Dental Plans Association' web site. Further down, there's a 'Visit our HIPAA Information Center' link and a link to get the latest information regarding HIPAA. At the bottom, there are links for 'HIPAA Notice of Privacy Practices' and 'Web Site Privacy Notice', and a copyright notice for 2006 Delta Dental.

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[www.WeKeepKidsSmiling.com](http://www.WeKeepKidsSmiling.com)



*Dental Health Tip:  
Most tooth decay  
can be prevented  
when  
fluoridation is  
combined with  
dental sealants  
and other  
fluoride products,  
such as  
toothpaste.*

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## International Dentist Referral Service

- Traveling enrollees can obtain referrals to English-speaking dentists in nearly 200 countries through our partnership with International SOS Assistance (I-SOS).
- You can call toll-free from within the U.S. or call collect from outside the U.S. to find a dentist's name, address, specialty, office hours and languages spoken. You receive the same benefits and are subject to the same limitations and exclusions as when visiting a **non-participating dentist** in the U.S.
- The list of dentists will soon be available on our web site.





## Dental Fee Finder

We offer a new service that allows you to obtain estimates of the average cost of common dental procedures in your area by entering the first three digits of your ZIP code.

***Dental Health Tip: Smokers are 2 times more likely to need root canals.***

A screenshot of the Delta Dental website's 'Fee Finder' tool. The page has a black header with 'My Profile | FAQ | Log Out | Home' and a date 'April 13, 2007'. A green navigation bar contains the Delta Dental logo and a menu with 'Overview', 'Eligibility & Benefits', 'Claims', and 'Enrollee Material'. Below this is a 'Fee Finder' section with a purple header. The main content area is titled 'SEARCH' and explains the tool's purpose. It includes a 'ZIP Code' section with a text input field, and a 'Procedure' section with two dropdown menus for 'Procedure Type' and 'Procedure'. At the bottom of the form are 'Submit' and 'Clear' buttons, and a link for users who know their procedure code.

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## Customer Service Assistance Toll Free at 1-800-777-5854

- Customer Service access
  - Customer Service:
    - Monday – Friday 7 a.m. – 7 p.m. CT
    - Multilingual representatives with dental office experience
    - AT&T language line allows us to accommodate every language
  - IVR – order custom provider directories, check eligibility, claims status, request forms, request fax of summary of benefits
    - Monday – Friday 7 a.m. – Midnight. CT
    - Saturday and Sunday – 24-hour access
  - E-mail – 24-hour resolution

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